

Maine Department of Health and Human Services

TIMETABLE FOR MEDICARE PRESCRIPTION DRUG PROGRAM IMPLEMENTATION

March 2005

- The MaineCare Program will send test files of dual enrolled members to the Centers for Medicare and Medicaid Services (CMS). These files will be used to deem these members eligible for the full low-income subsidy – *extra help with cost-sharing*.
- The Social Security Administration (SSA) will test mail its low-income subsidy letter and application. (No one in Maine is part of this study.)
- Prescription Drug Plans submit letters of 'intent to apply' to CMS.

May 2005

- SSA will begin sending notices to people with Medicare who may be eligible for a low-income subsidy. The mailing will take place over 10 weeks and will include an application form and where to call for help to fill it out. The low-income subsidy will help with the cost of Medicare Part D premiums and co-payments.

June 2005

- CMS will send notices to people with Medicare who are deemed eligible for the low-income subsidy to tell them they do not have to apply for the subsidy. People deemed eligible: people with full MaineCare benefits; people enrolled in a Medicare Savings Program (QMB, SLMB, QI); people with Supplemental Security Income (SSI) only.

July 1, 2005

- SSA will begin making eligibility determinations on applications for the low-income subsidy. Applications will also be taken on-line and by telephone. People may also apply for the low-income subsidy at MaineCare offices.
- People enrolled in the Low Cost Drugs for the Elderly and Disabled Program (DEL) who are not enrolled in a Medicare Savings Program will need to apply for the low-income subsidy to get the help with cost-sharing. (DEL income guideline is 185% FPL and there is no asset test. Low-income subsidy assistance threshold is 150% FPL and there is an asset test.)

Fall 2005

- MaineCare will send notices to dual-eligibles to inform them that MaineCare will not provide prescription drug benefits effective January 1, 2006.
- Employers will send notices to the individuals for whom they provide health insurance, either as an active worker, retiree, or dependent, explaining whether the insurance meets the definition of "creditable coverage," i.e., provides a drug benefit that is "actuarially equivalent" to the Medicare Prescription Drug Program. Separate notice rules may apply to drug coverage through a retiree health plan for which the employer receives a subsidy.
- Issuers of Medigap policies H, I, and J - the policies that include prescription drug coverage - will send notices to policy holders to explain the changes to Medigap policies H, I and J, the options available, and whether the policies meet the definition of creditable coverage. (It is not likely that these policies will be considered creditable.)

Early Fall

- CMS will notify full-duals of the Prescription Drug Plan in which they have been auto-enrolled. Full-duals can change to a different plan during the 'initial enrollment' period (see below) and monthly thereafter.

October 15, 2005

- Medicare Prescription Drug Plans will be announced and marketing will begin.
- CMS will notify all people with Medicare of the Prescription Drug Plans available to them. They will be provided information about how to enroll once they have made their choice.

November 15, 2005 - May 15, 2006

- "Initial enrollment" period for the Medicare Prescription Drug Program for all people with Medicare. People with Medicare who enroll after May 15, 2006, will have to pay a penalty for late enrollment unless they can show that they had creditable drug coverage under another drug plan.

January 1, 2006

- Prescription drug coverage under the Medicare Prescription Drug Plans begins.
- Dual-eligibles lose MaineCare coverage for their prescription drugs.